

# Auto Pay - FAQs

## **What is Auto Pay?**

An Auto Pay is a recurring process that will automatically pay a bill at the frequency specified. Many customers use Auto Pay so they don't have to remember to pay their bill each month. This helps avoid late fees on unpaid bills.

Credit card and bank account information can be stored in the Xpress Wallet for use in setting up Auto Pay. In addition, Auto Pay can be set to use multiple payment methods from the wallet, as long as the billing organization accepts those methods. For even greater assurance that a bill will be paid, a backup payment method can be specified, in case the primary payment method fails.

## **What types of Auto Pay can I schedule?**

An Auto Pay can be scheduled to pay your bill on a monthly, quarterly, semi-annually, or annual basis. It can also be set to pay up to 5 days before a bill is due - which is very convenient for bills with due dates that fluctuate each month.

## **What is the Backup payment method?**

A Backup payment method for Auto Pay is a great way to ensure that a bill gets paid on time. If a payment using the primary method fails, the Auto Pay will attempt to pay using the Backup method. A Backup payment method is optional, but it can help customers avoid late fees.

## **What happens if my Auto Payment fails or is returned?**

Xpress Bill Pay is NOT responsible for late fees due to failed payments. If an auto pay fails, the customer may have to make a manual payment to ensure that the bill is paid. Xpress Bill Pay offers a backup payment method option as a convenience to customers that may be concerned about failed payments. If an Auto Pay fails 3 times in a row for any reason, the Auto Pay will be disabled.

## **Why did my Auto Pay get skipped?**

In most cases, a skipped Auto Pay happens when there is no current bill available or there is no amount due on the bill. If an Auto Pay consistently skips a bill, Xpress Bill Pay recommends changing the Auto Pay Frequency to pay based on the due date. This will help ensure that a payment is scheduled when a current bill is added to our system.

## **Should I use my bank account or a credit card for my Auto Pay?**

Setting an Auto Pay to use your bank account is usually best for the customer and the billing organization. When paying by EFT from a bank account, there is no expiration date like there is with credit/debit cards. Auto Pay transactions will fail if the credit/debit card expiration date is reached.

## **My Auto Pay was deactivated by an administrator. What do I do?**

Contact the billing organization that disabled your Auto Pay or click the "Contact Us" link near the bottom of the screen to contact Xpress Support.

## **When do Auto Pay payments run?**

An Auto Pay makes scheduled payments at approximately 5 a.m. MST, even if the scheduled day is a weekend or a holiday. Regardless of when the actual transaction may occur, the bill will be credited as paid on the date the Auto Pay runs, if it is successful.

**Why is it best to select Auto Pay based on a bill Due Date?**

Xpress Bill Pay recommends paying based on the bill due date because not all billing cycles are monthly. In addition, billing organizations are not required to upload their bills to our system during the first few days of their billing cycle, so paying your bill closer to the due date lessens your chances of a failed Auto Pay when compared to a fixed date.

**Why is it best to select Auto Pay - Pay Full Bill Amount?**

Xpress Bill Pay recommends paying the full bill amount because most bills are not the same amount each month. In addition, Auto Pays that are setup to pay the full bill amount will only make a payment if there is a current bill and that bill has an amount due. By contrast, Auto Pays that are setup to pay a specific amount on a specified date will pay that amount whether there is a current bill with an amount due or not.

**What is an Auto Pay Safety Limit?**

Xpress Bill Pay allows a "Safety Limit" for the "Pay full bill amount" option, just in case your bill is ever much higher than you would expect. If a Safety Limit is specified and your bill amount due is more than the Safety Limit, your Auto Pay will only pay the Safety Limit amount. Please note, however, that Xpress Bill Pay is not responsible for underpaid bills if a Safety Limit is specified and the bill exceeds that amount. It is always the customer's responsibility to verify that the appropriate bill amount is paid in full.

**What is an Auto Pay End Date?**

An "End Date" is mainly used for customers that are ending service with their billing company (a common reason for this is when a customer is moving). If you set an End Date for an Auto Pay, no payments will be made after the date you specify, and your Auto Pay will be disabled. If no date is specified, your Auto Pay will run continuously.